

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security      0 Assumption of Executory Contract or Unexpired Lease      0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Kolis, Steven J

Case No.: 23-15191  
Judge: \_\_\_\_\_

Debtor(s)

**Chapter 13 Plan and Motions**

Original       Modified/Notice Required      Date: 06/15/2023  
 Motions Included       Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: MC      Initial Debtor: SK      Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$200.00 per month to the Chapter 13 Trustee, starting on 07/01/2023 for approximately 3 months.

The debtor shall pay \$1,290.00 per month to the Chapter 13 Trustee, starting on 10/01/2023 for approximately 57 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection  NONE**

a. Adequate protection payments will be made in the amount of \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
Gillman, Bruton & Capone LLC	Counsel Fees	Counsel fees shall be paid on an hourly basis. Counsel shall file a Fee Application within 7 days of Confirmation as per the Local Rules. Counsel estimates <u>that \$3,000 shall be paid</u> through the Plan.

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
----------	------------------	--------------	-------------------

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
M & T Bank	Residence 448 Thomas Street Phillipsburg, NJ 08865	\$19,551.62	0.00%	\$15,963.87	\$1,156.09

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Santander Consumer USA	2023 Kia Niro Hybrid Touring	\$1,130.50	0.00%	\$923.05	\$558.97

**c. Secured claims excluded from 11 U.S.C. 506  NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
------------------	------------	---------------	-----------------	--

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments  NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
----------	------------	----------------	------------------------	----------------	--	----------------------	-------------------------

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. **Surrender**  **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
----------	------------------------------	---------------------------------	--------------------------

f. **Secured Claims Unaffected by the Plan**  **NONE**

The following secured claims are unaffected by the Plan:

Secretary of Housing & Urban Development

\$36,187.03

g. **Secured Claims to be Paid in Full Through the Plan:**  **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
----------	------------	--

**Part 5: Unsecured Claims  **NONE****

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$0.00 to be distributed *pro rata*

Not less than \_\_\_\_\_ percent

*Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Sallie Mae, Inc	Student loans	Pro-Rata	\$10,087.02
Sallie Mae, Inc	Student loans	Pro-Rata	\$9,594.67
Sallie Mae, Inc	Student loans	Pro-Rata	\$8,675.30
Sallie Mae, Inc	Student loans	Pro-Rata	\$5,718.75
Sallie Mae, Inc	Student loans	Pro-Rata	\$3,680.77
Navient	Student loans	Pro-Rata	\$2,739.35
Sallie Mae, Inc	Student loans	Pro-Rata	\$2,418.47
Sallie Mae, Inc	Student loans	Pro-Rata	\$2,017.57
Sallie Mae, Inc	Student loans	Pro-Rata	\$1,499.91
Sallie Mae, Inc	Student loans	Pro-Rata	\$1,090.84
Sallie Mae, Inc	Student loans	Pro-Rata	\$810.78
Sallie Mae, Inc	Student loans	Pro-Rata	\$756.89
Sallie Mae, Inc	Student loans	Pro-Rata	\$739.75

**Part 6: Executory Contracts and Unexpired Leases  **NONE****

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment of Debtor	Post-Petition Payment
----------	-----------------------------	-----------------------------	---------------------	-----------------------

**Part 7: Motions  NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
----------	----------------------	--------------	----------------	---------------------	-----------------------------	---	------------------------------

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
----------	------------	----------------	------------------------	----------------	--	---

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
----------	------------	----------------	------------------------	-----------------------------	--

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

Upon confirmation

Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

1. Administrative Priority Claims
2. Secured Creditors
3. Priority Creditors
4. General Unsecured Creditors x

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 10/01/2023

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
Amend payment amount based on revised non-exempt equity in RE and base dividend amount to general unsecured creditors	Increases arrears to M&T Bank based on filed claim. Decreases base dividend, based on lower amount of non-exempt equity due to M&T Bank claim.

Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain Here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 08/23/2023 /s/ Steven J Kolis  
Steven J Kolis  
Debtor

Date: \_\_\_\_\_ Joint Debtor \_\_\_\_\_

Date: 08/23/2023 /s/ Marc C Capone  
Marc C Capone  
Attorney for Debtor(s)  
Bar Number: 021401993  
Gillman, Bruton & Capone, LLC  
60 Highway 71 Unit 2  
Spring Lake, NJ 07762  
Phone: (732) 528-1166  
Email: [mcapone@gbclawgroup.com](mailto:mcapone@gbclawgroup.com)

In re:  
Steven J Kolis  
Debtor

Case No. 23-15191-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Aug 29, 2023

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2023:**

Recip ID	Recipient Name and Address
db	+ Steven J Kolis, 448 Thomas Street, Phillipsburg, NJ 08865-3344
519947383	+ Catherine Kolis, 448 Thomas Street, Phillipsburg, NJ 08865-3344
519947392	Netcredit/rb, Attn: Bankruptcy Dept 175 W Jackson Blv, Chicago, IL 60604
519947396	Target, c/o Financial & Retail Svcs Mailstop BT, Minneapolis, MN 55440

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 29 2023 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 29 2023 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519947379	+ Email/Text: bankruptcycare@affinityfcu.com	Aug 29 2023 20:34:00	Affinity Federal Credit Union, Attn: Bankruptcy 73 Mountainview Bouleva, Basking Ridge, NJ 07920-2332
519960096	+ Email/Text: rmcdowell@slgcollect.com	Aug 29 2023 20:34:00	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
519960153	+ Email/Text: bkfilings@zwickerpc.com	Aug 29 2023 20:35:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
519947380	Email/PDF: bncnotices@becket-lee.com	Aug 29 2023 20:44:02	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
519947381	Email/Text: BarclaysBankDelaware@tsico.com	Aug 29 2023 20:34:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
519947382	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 29 2023 20:30:44	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519956698	+ Email/PDF: ebn_ais@aisinfo.com	Aug 29 2023 20:44:07	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519947384	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 29 2023 20:43:51	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519947385	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 29 2023 20:43:59	Citibank North America, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
519947386	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 29 2023 20:32:42	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
519947387	Email/PDF: ais.fpc.ebn@aisinfo.com	Aug 29 2023 20:30:47	First Premier Bank, Attn: Bankruptcy, PO Box

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Aug 29, 2023

Form ID: pdf901

Total Noticed: 37

519947388	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Aug 29 2023 20:35:00	5524, Sioux Falls, SD 57117-5524 Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
520005390	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 29 2023 20:34:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519947389	^ MEBN	Aug 29 2023 20:26:31	KML Law Group, P.C., 701 Market St Ste 5000, Philadelphia, PA 19106-1541
519954468	Email/PDF: resurgentbknotifications@resurgent.com	Aug 29 2023 20:32:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519975344	^ MEBN	Aug 29 2023 20:26:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
519947390	Email/Text: camanagement@mtb.com	Aug 29 2023 20:34:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844
519997204	+ Email/Text: bankruptcydpt@mcmc.com	Aug 29 2023 20:34:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519952117	^ MEBN	Aug 29 2023 20:25:59	NCB Management Services, Inc., One Allied Drive, Trevose, PA 19053-6945
519947391	Email/PDF: pa_dc_claims@navient.com	Aug 29 2023 20:43:55	Navient, Attn: Bankruptcy, PO Box 9640, Wilkes-Barr, PA 18773-9640
519958908	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Aug 29 2023 20:33:00	Navient Solutions, LLC. on behalf of, Ascendium Education Solutions Inc, PO BOX 8961, Madison, WI 53708-8961
520004597	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 29 2023 20:32:49	Portfolio Recovery Associates, LLC, c/o Carnival, POB 41067, Norfolk VA 23541
520000077	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 29 2023 20:44:08	Portfolio Recovery Associates, LLC, c/o Wawa, POB 41067, Norfolk VA 23541
520005295	+ Email/Text: JCAP_BNC_Notices@jcap.com	Aug 29 2023 20:34:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519973243	Email/Text: bnc-quantum@quantum3group.com	Aug 29 2023 20:34:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
519997336	Email/Text: bnc-quantum@quantum3group.com	Aug 29 2023 20:34:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
519956472	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 29 2023 20:34:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
519947393	+ Email/PDF: pa_dc_claims@navient.com	Aug 29 2023 20:43:59	Sallie Mae, Inc, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
519947394	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 29 2023 20:34:00	Santander Consumer USA, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
519947395	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Aug 29 2023 20:43:50	Secretary of Housing & Urban Development, 451 7th St Sw, Washington, DC 20410-0001
519948105	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Aug 29 2023 20:43:50	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 31, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marc C Capone	on behalf of Debtor Steven J Kolis ecf@gbclawgroup.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4